

11/05/92 (pg.24)

Shortgrass Country

by Monte Noelke

Comments on Workman's Compensation laws and insurance has evolved to the stage of under-the-breath remarks. Violent reactions in the form of eye tics and muscle spasms do occur; but more and more, the attitude is a quiet smoldering question of who are going to be the law abiding citizens and who are going to be the law breaking element in society.

Politicians down at the State House in Austin hate the subject, and businessmen and bankers avoid it in favor of lighter topics, like inter-office tax audits, or involuntary deportation to desert islands.

On all controversial issues facing the state, the eternal court rulings deciding the constitutionality of everything from the fly specks on the windshield of the governor's limousine to the locations of iron benches on capital grounds in relation to the big pigeon flyways, brings up a bigger question whether the Constitution itself is constitutional.

The Founding Fathers of the Republic of Texas, and later the State of Texas, sapped a lot of their talent writing treaties with the Indians. Maybe those august,

bearded statesmen didn't intend for their guiding documents to last any longer than the contracts with the Indians.

Common law, and a rarer doctrine known as common sense say employers are not responsible for a private contractor's employees brought on the premises. But insurance companies, who write workmen's compensation policies, require a proof of insurance statement from every independent operator, or a hefty chunk of dough to cover the extra premium on the contract's wages for his men. Events like sheep shearing or barn roofing or fence building can bring on exciting outlays of cash and dramatic displays of emotions by herders bankrolling the project.

Signs have to be posted to advise workers of the coverage. Finding a central location outdoors on the ranch, for example, to inform a sheep shearer of the coverage can be difficult, especially where shearing takes place in different corral setups and the winds may seem to be calming down when they drop below 40 miles per hour.

Addition of a message on the telephones' answering machine could be a solution. At least, putting notice over the wire should show good faith.

A brief blurb, like: "I don't know you, but the chances are good you are covered by the workman's compensation policy the ranch buys from the Texas Comp Pool." Probably it would also be prudent to give the 800 number of the insurer

and add a short plug for job safety. A little jingle supporting hardhats, seat belts and steel-toed shoes might be appropriate, or a subtle warning (for good relations) mentioning the statistics of off-the-job accidents from beer spills and poorly grounded television sets.

Front and rear bumper stickers are another way of contacting the unknown beneficiaries of the insurance. Something short and breezy like: "C-H-U-M-P spells Claim Help Under My Policy" would be eye catching, in my opinion.

Out on the stump, candidates make wild claims as to what they are going to do after election day to revise and reform the injustices of this age. Constitutions and bills of rights have never aroused the same degree of enthusiasm in rulers that they've raised in the ruled.

Time is up on a lot of the hopefuls. Tacky stories about pay raises and exaggerated behavior have brought perils to their careers. Solemn, seated-in-blood promises of 15-minutes shelf life have gone out of fashion.